

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Virginia Ruth Ambrosio
Debtor

Case No. 16-02291-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 15

Date Rcvd: Sep 12, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2016.

db
4795173 Virginia Ruth Ambrosio, 132 Oakley Rd, Damascus, PA 18415-3618
4795173 Ambrosio Virginia Ruth, 132 Oakley Rd, Damascus, PA 18415-3618
4795176 Charlotte Ambrosio, 132 Oakley Rd, Damascus, PA 18415-3618
4795177 CitiMortgage, Inc., PO Box 9059, Temecula, CA 92589-9059
4795180 Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
4795174 Law Office of Jeffrey S Treat, 926 Court St, Honesdale, PA 18431-1961
4795181 Pennstar Bank, a Division of NBT Bank, Loan Operations, PO Box 149,
Canajoharie, NY 13317-0149

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr
EDI: RECOVERYCORP.COM Sep 12 2016 19:23:00 Recovery Management Systems Corporation,
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4795175 E-mail/Text: cms-bk@cms-collect.com Sep 12 2016 19:23:30 Capital Management Services LP,
698 1/2 S Ogden St, Buffalo, NY 14206-2317
4795178 EDI: DISCOVER.COM Sep 12 2016 19:23:00 Discover, PO Box 71084,
Charlotte, NC 28272-1084
4795179 EDI: CHASE.COM Sep 12 2016 19:23:00 Disney, Cardmember Service, PO Box 15153,
Wilmington, DE 19886-5153
4795182 E-mail/Text: aromeo@pikepa.org Sep 12 2016 19:23:53 Pike County Tax Claim Bureau,
Administration Building, 506 Broad St, Milford, PA 18337-1539
4795183 E-mail/Text: bankruptcyteam@quickenloans.com Sep 12 2016 19:23:45 Quicken Loan Inc.,
1050 Woodward Ave, Detroit, MI 48226-1906
4807477 EDI: RECOVERYCORP.COM Sep 12 2016 19:23:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4795184 EDI: AGFINANCE.COM Sep 12 2016 19:23:00 Springleaf, 235 Main St,
Dickson City, PA 18519-1652

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2016 at the address(es) listed below:

Jeffrey S. Treat on behalf of Debtor Virginia Ruth Ambrosio jstreat@ptd.net
Jill Manuel-Coughlin on behalf of Creditor CITIMORTGAGE, INC. jill@pkjllc.com,
chris.amann@pkjllc.com;nick.bracey@pkjllc.com;samantha.gonzalez@pkallc.com
John J Martin (Trustee) pa36@ecfcbis.com, trustee@martin-law.net
Joshua I Goldman on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:Debtor 1 **Virginia Ruth Ambrosio**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2762**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

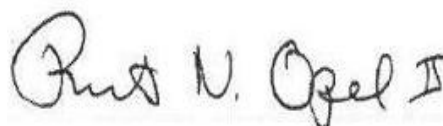
EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:16-bk-02291-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Virginia Ruth Ambrosio

**By the
court:**Honorable Robert N. Opel
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

September 12, 2016**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.